

WHAT IS CLAIMED IS:

1.

An electronic method for applying for a financial card, comprising:

- (a) Storing financial card data for participating financial institutions;
- (b) Providing ratings associated with said financial card term data;
- (c) Prompting an applicant for application data;
- (d) Analyzing said application data provided by said applicant;
- (e) Assigning a rating to said applicant based on said analyzing;
- (f) Locating financial card offers by comparing said rating with said stored financial card data for participating financial institutions; and
- (g) Presenting said financial card offers to said applicant.

2. The method of claim 1 further comprising sending said applicant a financial card in accordance with an accepted financial card offer.

3. The method of claim 1 wherein said rating is a financial risk rating.

4. The method of claim 1 wherein said participating financial institutions may modify said financial card data.

5. The method of claim 4 further comprising the step of uploading said modified financial card data.

6. A method for presenting electronic financial card offers on a public network comprising:

- (a) creating a public network, said site associated with an identifier for accessing said site;
- (b) defining terms for financial cards;
- (c) associating ratings with said financial card terms;
- (d) providing a rating for a financial card applicant accessing said site using said identifier;

(e) locating offers to present to said financial card applicant, said offers located by comparing said financial card applicant rating with said ratings associated with said financial card terms; and

(f) presenting said offers to said financial card applicant.

5 7. The method of claim 6 further comprising sending information regarding said applicant to a participating financial institution sponsoring said offer accepted by said applicant.

8. The method of claim 6 further comprising sending to said applicant a financial card in accordance with an offer accepted by said applicant.

10 9. A financial card application system accessible via a public computer network comprising:

a public computer network site with at least one server for communicating with a financial card applicant;

15 at least one database for storing financial card data, said financial card data provided by participating financial institutions;

at least one device adapted to access data from third party sources;

application data concerning said financial card applicant;

a rating for said financial card applicant, said rating determined in accordance with said application data and data from said third party sources;

20 financial card offer for said applicant, said offer located by comparing said financial card applicant rating with said financial card data; and
a display presenting said financial card offer to said applicant.

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